



Horace Mann

Educated Financial Solutions

***Important notice concerning your rights under the Iowa Retirement Investors' Club (Iowa RIC)
403(b), 457(b), and 401(a) Investment Program distributed by Horace Mann Investors, Inc. (Horace Mann)***

April 29, 2016

Thank you for trusting Horace Mann to help meet your retirement needs. We value your business and are committed to giving you the excellent service and support you deserve.

This notice is to inform you that Horace Mann Investors, Inc., one of the Iowa RIC's investment providers, will be implementing changes to the recordkeeping system. As a result of these changes, you will be unable to make changes to your account for a brief period of time.

There will be a temporary suspension of requests to:

- Direct or reallocate investments in your account;
- Obtain a loan from the 403(b) plan; or
- Obtain a distribution from any of the plans.

Notice of Blackout Period

During this time, called a "blackout period," you will be unable to exercise these rights otherwise available under the plans. Although the blackout period is a short window of time, we encourage you to carefully consider how it may affect your retirement planning, if you anticipate the need to take a loan or distribution during this time.

Commencement of Blackout Period

The blackout period will begin on June 1, 2016 and conclude on June 20, 2016. Full access to your account will resume on June 20, 2016.

Questions? Please contact us

If you have any questions concerning this notice, please contact our Iowa service team by email at Iowa.RIC@horacemann.com. For specific account information prior to June 1st, you may call the P&A Group customer service at 800-688-2611. Beginning June 1st, you may contact Horace Mann at 800-677-2363.

For questions about your RIC account or other products and services from Horace Mann, please contact your local Horace Mann agent or visit www.horacemann.com/iowa.